

In Betsy's case, as sad as it is, as tragic as it is, although she is now getting insurance through the State health insurance program, it sounds like, as much anxiety as she must have faced in the last 3 years as her daughter got so sick as a 5-year-old, and at the same time, while combatting her daughter's illnesses and going into the hospital 37 times, as she points out, she had the anxiety, this family always had the anxiety in back of their minds that they were going to lose their insurance and what were they going to do to take care of their daughter.

That is why the public option is so important to people; that security and that understanding that they are, in fact, protected, that their insurance cannot be taken away from them, that their insurance company cannot deny this little girl the care and coverage because she has this "preexisting condition," a term I hope will not be in the American vocabulary, in the English vocabulary, come this time next year.

Marti, from Franklin County, central Ohio, Columbus area, writes:

I am writing to urge you to support health care reform that would reduce costs, would offer choice, including a public option, and would provide quality care. My wife and I have coverage, but our daughter is one of the millions of uninsured. After college she could not find a job with health benefits. She incurred considerable debt paying for out-of-pocket doctors visits and prescriptions. We need health reform that will benefit American families.

Marti, from Franklin County, asks for choice, including a public option. She understands, as the majority of Ohioans do and a majority of people in this body understand, that the public option gives people one more choice: Do they want to go with CIGNA? Do they want to go with Aetna? Do they want to go with Blue Cross? Do they want to go with Medical Mutual Ohio? Do they want to go with the public option? Give them that additional choice.

That is what Marti is asking for herself, for her daughter, and for her neighbors. But Marti also pointed out that her college graduate daughter lost her insurance. One of the things our legislation does is it says to an insurance company: You cannot drop a college student after college. They can stay in the plan until they are 26.

So we understood, as we wrote this bill, that the junior Senator from Oregon helped write in the HELP Committee, that there are an awful lot of young people, the pages sitting in front of us may face this—they are not going to face it because we are going to fix it. But they would have faced that, their older brothers and sisters might, when they join the Army, leave home or finish college. At 22 or 23 or 24 years old, so many people lose their insurance, sons and daughters of people who have insurance.

Under our bill, the company must keep you on the policy, if you so choose and if your parents so choose, until your 26th birthday. As I said,

Marti understands the importance of a public option there. So when their daughter does, under our bill, when their daughter does turn 26, she will then be faced with, if she does not have employer insurance, she will then be faced with does she want to go into a private plan or does she want to look at the public option. She will have the choice.

The choices will be much better because we have changed the rules. No more preexisting condition denial of care, no more annual caps on benefits. So if you get sick, and it is expensive, you will lose your insurance. No more of that. No more discrimination based on disability or age or gender or geography. The public option will make sure the insurance companies do not game the system.

The last letter comes from Jason from Cuyahoga County. Jason says:

I sand and refinish hardwood floors for a living. I work for a small business with only four employees. Unfortunately, my boss cannot get a group discount for health insurance because there is not enough of us to qualify for one. I am 24. I make \$1,500 a month depending on how much work we have. I live on my own. I cannot afford health insurance on my income. I am in good health, but that can change in the blink of an eye with the work I do. If or when I get hurt while at work, I will not be able to make any more money and will have to drain my savings to get well enough to work again. Please vote yes on health care reform with a public option.

Jason, in the Cleveland area, sums it up here. A young man who is working hard, four of them starting a business. They have jobs. They are creating jobs. They are the kind of people we want to help. People working hard, playing by the rules, saving some money. Even at his relatively low income, he is saving some money. But he is praying every day he does not get hurt in a job that workplace injuries are not all that unusual.

Are we going to turn our back on someone such as Jason in Cuyahoga County or are we going to say: Well, tough luck. We hope you do not get hurt. If you do, then we hope you get well soon.

But a guy such as Jason, he loses his job, he gets sick or he gets injured on the job, he is out of work. He may be able to get disability for a little bit. He might be able to get unemployment benefits for a little bit, maybe. But probably not if it is an injury on the job or if he is sick.

But what do we have for him to help him get through the day? He cannot afford insurance because there are only four of them. They pay exorbitantly high rates. What our legislation would do is give Jason several choices.

It would mean Jason could, with his small business of four people, go into a public option or get private insurance but go into a larger pool of workers so the costs would be shared and the price would be much less. We know insurance for one person or five people is much more expensive per person than

insurance at a big corporation, where they can spread the cost around among dozens or hundreds or thousands or tens of thousands of people.

Second, our bill will provide a tax credit for small businesses to insure their employees, so they will get some help that way.

Third, where Jason can decide instead to go directly into the insurance exchange we set up in the HELP Committee in our legislation. The insurance exchange will give him the opportunity, give him a choice, a full choice: Do you want a private plan? Do you want Aetna? CIGNA? Medical Mutual? Or do you want the public option? We know that choice will be less expensive. We know that choice, because of the public option, will stop the insurance companies from denying Jason or one of his coworkers coverage because of a preexisting condition. We know the public option will stop the insurance companies from discriminating against people based on gender, disability or geography or age.

We know the public option will enforce all these rules on the insurance companies and help to keep prices down because of the competition. The whole idea of the public option is about choice. It is about keeping prices down. It is about making this insurance bill cost significantly less because people will have that choice and that competition we inject into the system.

Last, as I have said, the public option will help to make sure that even though we have passed these new rules to keep the insurance companies from gaming the system, the public option will help us enforce those rules so the company cannot game the system the way they have too many times in the past.

As we move forward in the next few weeks, we know that four committees in the Congress, three in the House of Representatives, the Education and Labor Committee, the Ways and Means Committee, and the Energy and Commerce Committee, plus the HELP Committee in the Senate on which the Presiding Officer sits, that those four committee have all passed a good health care bill, very important assistance to small business, wellness and prevention programs, and a strong public option.

Only one of the five committees has not passed the public option. We know that. We know, second, the public option will help us keep costs in check. That is what is so important about it. We also know an overwhelming majority of the public, something like 2 to 1, support the public option and would like to see the public option as part of this legislation.

We know in a recent doctors' survey, a Robert Wood Johnson survey, that more than 70 percent of this Nation's doctors support the public option. Why? Because they have been used to dealing with insurance companies that deny care, that pay them late, that hassle them on bill after bill after bill. The doctors in this country, the real